

**UNIVERSITI TEKNOLOGI MARA**

**AWARENESS AND INTENTION OF INVESTMENT  
AMONG MUAMALAT STUDENTS IN  
UiTM KELANTAN BRANCH MACHANG CAMPUS**

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## ABSTRACT

Investment awareness is a critical aspect of financial literacy, enabling individuals to make informed decisions that impact their financial stability and future security. Despite its importance, financial illiteracy among youth in Malaysia remains a concern, with 54.3% of national bankruptcy cases involving young individuals as reported by the Institute of Strategic Analysis and Policy Research (INSAP) in March 2024. This highlights the urgent need to improve financial education and investment awareness among younger populations. This study examines investment awareness and intention among Muamalat students at UiTM Kelantan Branch Machang Campus, focusing on three objectives: assessing their understanding of investment, identifying factors influencing their investment decisions, and analyzing overall investment awareness. A quantitative methodology was employed, using a structured questionnaire distributed to a representative sample determined through the Krejcie and Morgan table with simple random sampling. Data analysis included descriptive statistics and t-tests. The findings indicate that participants have a medium-low understanding of investments, medium-high recognition of investment factors and medium-high awareness of investment opportunities. Additionally, gender was found not to significantly influence these three aspects, leading to the failure to reject the null hypothesis. These results highlight the need for improved financial education to enhance students' investment literacy and promote their long-term financial well-being.

**Keywords:** Investment awareness, financial literacy, Muamalat students, UiTM Kelantan Branch Machang Campus.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1.1 Introduction**

Investment is a powerful tool that can turn your money into a catalyst for financial growth (Antony & Jed, 2011). Whether it's stocks, bonds, mutual funds, or real estate, investing offers individuals especially students the chance to not just save but grow their wealth over time. By making informed investment decisions, students can begin building a secure financial future, giving them the freedom to pursue long-term goals like financial independence, homeownership, or even a comfortable retirement (Lusardi, 2008).

In today's financial landscape, investment opportunities are more abundant than ever before. With the rise of new financial products, from traditional bank savings to innovative avenues like cryptocurrencies and sustainable funds, the potential for growing personal wealth is greater than it has ever been (Wales, 2015). However, the growing complexity of these investment options often leaves many young adults unsure of where to begin. For students, especially those about to enter the workforce, understanding the basics of investment is no longer a luxury, but a necessity. Starting to invest early can help lay the foundation for long-term financial security and wealth accumulation (Warren Hurt, 2024). Despite the availability of numerous investment options, many young people still face challenges when it comes to making informed financial decisions. In particular, university students who represent the future of the workforce are often unaware of the benefits and potential of investments (Winnie, 2018). The lack of investment knowledge among students could limit their ability to take advantage of wealth-building opportunities, which may affect their financial stability in the long term (Winnie, 2018).

Hence, the following explanation of research will focus on introducing the background of the research, highlighting key trends and historical developments that are relevant to the topic, while identifying gaps or challenges in the current literature. The problem statement follows, pinpointing the specific issue the research aims to